

STATE OF MARYLAND, COUNTY OF FREDERICK, TO WIT:

I HEREBY CERTIFY that on this 12th day of March, 1976, before me, the subscriber, a Notary Public of the State of Maryland, in and for the County aforesaid, personally appeared

THELMA MAE WATSON

and acknowledged the foregoing mortgage to be his act and deed.

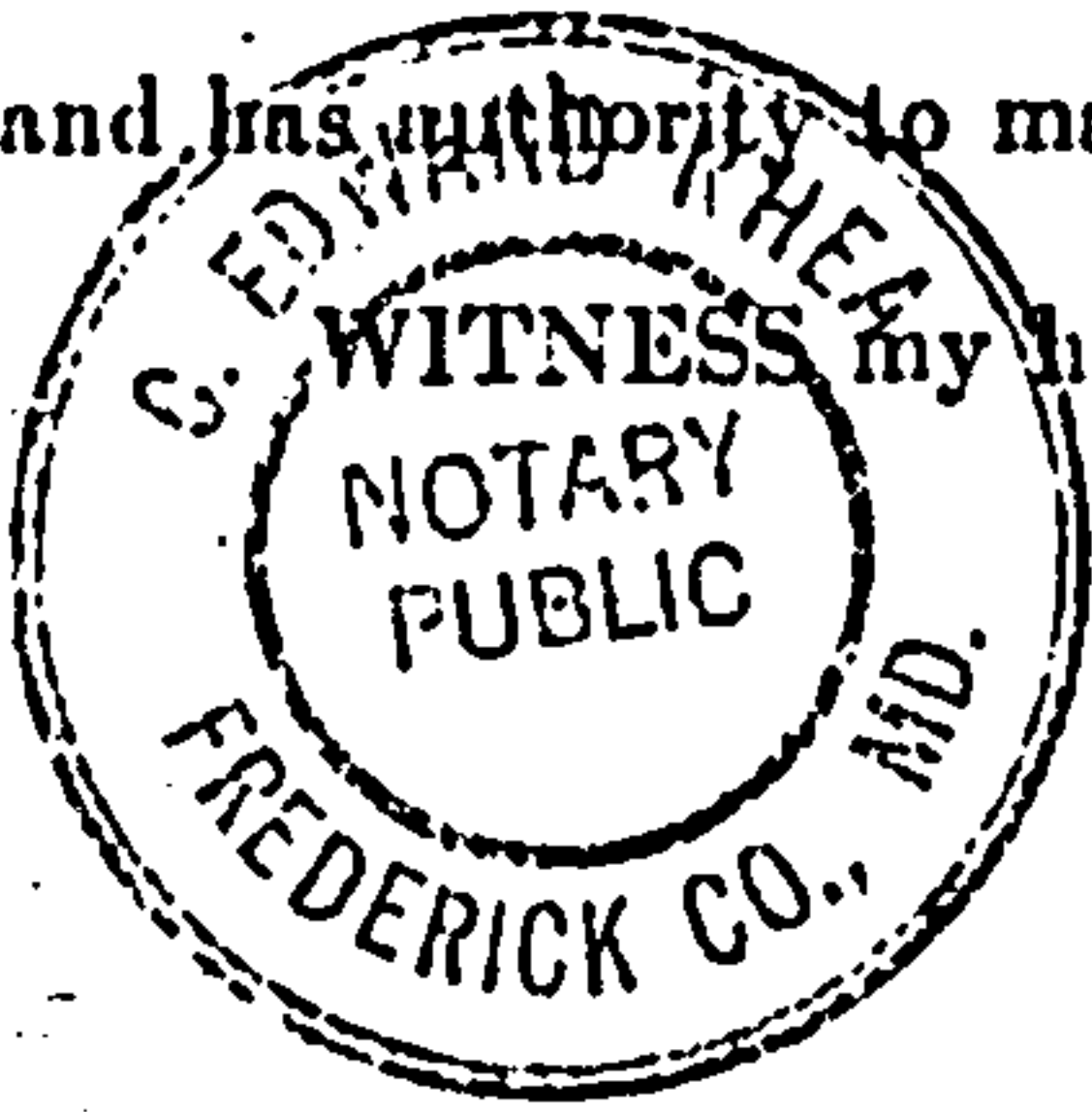


C. Edward Rhea
C. Edward Rhea NOTARY PUBLIC

STATE OF MARYLAND, COUNTY OF Frederick TO WIT:

I HEREBY CERTIFY that on this 12th day of March, 1976, before me, the subscriber, a Notary Public for the State of Maryland, in and for the County aforesaid, personally appeared M. Margaret Gardner, Treasurer and agent of Fredericktown Bank & Trust Co., a body corporate, the party secured by the aforesaid Mortgage and made oath in due form of law that the consideration recited in the Mortgage is true and bona fide as therein set forth; and further that the amount of the loan, which said Mortgage has been given to secure, was paid over and disbursed by the party secured by the Mortgage, to either the borrowers or to the party responsible for disbursement of the funds in the closing transaction or their respective agent at a time no later than the final and complete execution of the Mortgage, and further that he is the duly authorized agent of

and has authority to make this affidavit.



C. Edward Rhea
C. Edward Rhea NOTARY PUBLIC

MAR 22 1976

MORTGAGE

THELMA MAE WATSON
a/k/a Thelma Mae Wood

TO

INDEXED

Fredericktown Bank & Trust Co.

10-74-18

STATE OF MARYLAND
FREDERICK COUNTY
RECEIVED FOR RECORD

MAR 22 10 00 AM '76

LIBER 283 FOLIO 124

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CHARLES W. YELLER, CLERK